MINDEX INDEX

COMPILED BY CASSIE KUPSTAS

- The index to the 1993 Mortgage Banking articles is divided into two parts; Author/Title and Subject.
- In the Author/Title section, all articles are listed alphabetically according to the author's last name and by the first word in an article title.
- The Subject section lists the articles alphabetically by title under an appropriate heading. Most articles appear under more than one subject heading.
- The subject headings are listed for your convenience. It is recommended that you check this list first to determine under which heading your topic of interest would be located and then refer to that part of the Subject index.

FLEET MORTGAGE GROUP

THE DIFFERENCE BETWEEN LUCK

Everybody knows that in today

AND LOGIC

competitive environment it takes more than luck to achieve your wholesale mortgage goals. It takes someone who's a leading mortgage lending specialist with a diverse set of

correspondent opportunities.

For more than ten years, Fleet Mortgage Group has been helping lenders throughout the country realize profitable results from the sale of their loans. Through strategic involvement with our wholesale programs, lenders have come to count on us for consistent expertise and flexibility. As a result, Fleet Mortgage maintains a solid reputation as one of the most logical correspondent choices in the

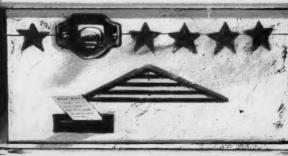
If you're looking for an experienced purchaser for your loans look no further. Fleet Mortgage Group is the logical choice Besides, nobody ever said being logical wasn't lucky.

For more information on our wholesale programs

call (803) 929-7929.







Fleet Mortgage Group

Columbia SC • 803/929-7929

Milwaukee WI • 414/359-8344



AFFORDABLE HOUSING

ALTERNATIVE MORTGAGE INSTRUMENTS

* APPRAISALS

CASE STUDIES

COMMERCIAL REAL ESTATE

DEFAULTS & FORECLOSURES

DISCRIMINATION IN LENDING

ECONOMIC TRENDS & FORECASTS

EMPLOYEE MANAGEMENT

FH/

FOREIGN MARKETS & INVESTORS

GOVERNMENT LEGISLATION & REGULATION

INDUSTRY TRENDS

INTERNAL MANAGEMENT

LOAN ORIGINATION & PRODUCTION

MARKETING

MISCELLANEOUS

MORTGAGE INSURANCE

MULTIFAMILY HOUSING

OPERATIONS & AUTOMATION

PROFILES

RISK MANAGEMENT

RTC

SECONDARY MORTGAGE MARKET

SERVICING

STATE & REGIONAL TRENDS

STATISTICAL TABLES & CHARTS

UNDERWRITING

WAREHOUSE LENDING

WHOLESALE LENDING

Δ

"Affirmative Lending," by Michael Taliefero, Maurice Jourdain-Earl and Debby A. Lindsey. May, p. 35.

"After the Party," by Fred E. Portner. October, p. 67.

Agarwal, Anita S. and Mukesh V. Bajaj, "Beyond Mere Compliance." April, p. 57. "Andrew's Aftermath," by Dona DeZube. February, p. 26.

"Artificial Intelligence on a Budget," by Micheline M. Elliot. December, p. 79.

Ashley, Stephen B., "Cultures in Transition." March, p. 52.

"Attaining Price Stability," by Lyle E. Gramley. January, p. 10.

Ayaydin, Sirri S., Stephen R. Rigsbee and Charles A. Richard II, "Secondary Marketing Done Better." May, p. 70.



В

"Back to the Future," by Judith Naiman, May, p. 22.

Bajaj, Mukesh V. and Anita S. Agarwal, "Beyond Mere Compliance." April, p. 57. "Balance Sheet Confusion," by

Howard Schneider. June, p. 66.

"A Balanced Response," by Lawrence B. Lindsey. October, p. 34.

Ballantine, John W. Jr., "Delivering Cheaper Mortgage Money." December, p. 66

"Banking on Better Neighborhoods," by Kevin T. Kane. May, p. 58.

"Banks in Bondage," by Wayne W. Silzel. August, p. 43.

Battles, Ralph and Dan Guisinger, "Looking for a Better Hedge." June, p. 89.

"Battling Fiefdom Mentality," by Andrew S. Hubbard. April, p. 32.

Berson, David W., "The Return of the Purchase Market." March, p. 12. "Beyond Mere Compliance," by Anita S. Agarwal and Mukesh V. Bajaj. April, p. 57.

"Big Opportunities for Small Investors," by Donna Jervey and Steve Galloway. July, p. 58.

Black, Bill, "Not a Black and White Issue." January, p. 38.

"Borrowers: The Next Generation," by Bernice Sanders Smoot. November, p. 32. Butler, Jeff, "Partnerships Bridged with Technology." August, p. 12.

C

Carroll, James R. and Michael Marx, "Tactics for Smarter Hiring." April, p. 43.

Catalano, Jeanine, "Equal Opportunity Marketing." October, p. 119.

"Cautiously Optimistic," by David Lereah. January, p. 14.

Chimerine, Lawrence, Don Lange, David Glenn and Al McNichol, "Consumer Uncertainty." February, p. 78.

Cisney, Kim M., "The Marriage of Mortgage Lending & Technology." April, p. 64.

"Compensation and Motivation: Pieces of a Puzzle," by Richard Greene. November, p. 12.

"Consumer Uncertainty," by Don Lange, Lawrence Chimerine, David Glenn and Al McNichol. February, p. 78. Courson, John, Jack Eastman, Betsy

Wellenstein and Timothy J. Meehan, "Real-Life Marketing." June, p. 86.

Croft, D. James, "Data Base Detection." August, p. 35.

Crosby, Greg and Les Parker, "Profit Hedging." March, p. 46.

"The Crucial Role of Due Diligence," by Leonard Stern. December, p. 54.

"Cultures in Transition," by Stephen B. Ashley. March, p. 52.

"Cutting Back," by Ingo Winzer. October, p. 28.

D

Dalton, Tom R., "Signs of a Rebound." July, p. 45.

Daly, Jack, "Managing in Rosy Times." May, p. 48.

Danter, Kenneth F., "Understanding Multifamily Markets." July, p. 18.

"Data Base Detection," by D. James Croft. August, p. 35.

Dattner, Benjamin, "A Powerful Partnership." October, p. 102.

"Delivering Cheaper Mortgage Money," by John W. Ballantine, Jr. December, p. 66.

Dennis, Robert, "Opportunities and Tactics." July, p. 63.

Deyoe, Terry and Warren J. Whiteman, "When Disaster Strikes." February, p. 60. DeZube, Dona, "Andrew's Aftermath." February, p. 26.

DeZube, Dona. "War Stories About Base Closings." September, p. 56.7

"Diary of Diplomacy," by Thomas R. Hendrickson. March, p. 53.

"Don't Sell California Short," by Stanford Kurland. April, p. 49.

E

Eastman, Jack, John Courson, Betsy Wellenstein and Timothy J. Meehan, "Real-Life Marketing." June, p. 86.

"Electronic Mortgage Talk," by Roland P. Reynolds. August, p. 28.

Elliot, Micheline M. "Artificial Intelligence on a Budget." December, p. 79.

"Emerging Trends in 1993," by Marilyn Robson. July, p. 31.

"Energizing an Old Product," by Misha Sarkovich and Nancy Sequest. August, p. 61.

England, Robert Stowe, "The Great Housing Bust in Britain." March, p. 20. England, Robert Stowe, "Rebel with a Cause." January, p. 30.

England, Robert Stowe, "Wall Street's Costly Quest." June, p. 14.

England, Robert Stowe, "Washington's New Numbers Game." September, p. 38. "Equal Opportunity Marketing," by Jeanine Catalano. October, p. 119.

"Evidence of Change," by William M. Wendt. November, p. 52.

F

"Fine-tuning Price Waterhouse's Model," by Thomas Nelson Herzog. September, p. 87.

Forde, John, James Nadler, Gregory Raab and Kenneth Rosenberg, "Mapping Default Zones." October, p. 127.

Fry, W. Darryl, "A Quest for Total Quality." February, p. 83.

G

Galloway, Steve and Donna Jervey, "Big Opportunities for Small Investors." July, p. 58.

Garrett, Joe, "The Unbundling of an Industry." May, p. 12.

"The Gift of a Lifetime," by Rolland K. Riley. August, p. 52.

Glenn, David, Don Lange, Lawrence Chimerine and Al McNichol, "Consumer Uncertainty." February, p. 78.

Gramley, Lyle E., "Attaining Price Stability." January, p. 10.

Gravette, Don ,"Payoff Pain Relief." June, p. 55. "The Great Housing Bust in Britain," by Robert Stowe England. March, p. 20.

"The Great Runoff of 1992," by Ekmel Kasaba. February, p. 14.

Greene, Richard, "Compensation and Motivation: Pieces of a Puzzle." November, p. 12.

Guisinger, Dan and Ralph Battles, "Looking for a Better Hedge." June, p. 89.

14

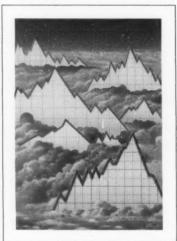
"Hedging Runoff Risk," by Ekmel Kasaba. January, p. 57.

Hendrickson, Thomas R., "Diary of Diplomacy." March, p. 53.

Herzog, Thomas Nelson, "Fine-Tuning Price Waterhouse's Model." September, p. 87.

Hinton, James E., "The Search for Funding." November, p. 80.

Hoff, Stephen Z. "The Servicing Watch List." June, p. 37.



"How Do You Measure Up?" by Geoffrey A. Oliver and Regina J. Reed. June, p. 28.

Hu, Joseph, "View from the Secondary." March, p. 37.

Hubbard, Andrew S., "Battling Fiefdom Mentality." April, p. 32.

-

"Information Power," by Dale G. Poszgai. August, p. 20.

Isaac, Sam, "A Profitable Management Tool." November, p. 73.

Jervey, Donna and Steve Galloway, "Big Opportunities for Small Investors." July, p. 58.

Jourdain-Earl, Maurice, Michael Taliefero and Debby A. Lindsey, "Affirmative Lending." May, p. 35.

М

Kaltenheuser, Skip, "Riegle's New Recruits." September, p. 20.

Kane, Kevin T., "Banking on Better Neighborhoods." May, p. 58.

Kasaba, Ekmel, "The Great Runoff of 1992." February, p. 14.

Kasaba, Ekmel, "Hedging Runoff Risk." January, p. 57.

Kendall, Leon T., "King of the Hill." October, p. 16.

"King of the Hill," by Leon T. Kendall. October, p. 16.

Klarfeld, Peter J. and Laurence E. Platt, "Tangling over Top Producers." October, p. 146.

Kupstas, Cassie, "The 1992 Index." January, p. 65.

Kurland, Stanford, "Don't Sell California Short." April, p. 49.

E

Lachman, M. Leanne and Gregory A. White, "The Need for New Money." October, p. 59.

LaMalfa, Tom and David Olson, "Who's Who in Wholesale." December, p. 8.

Lange, Don, Lawrence Chimerine, David Glenn and Al McNichol, "Consumer Uncertainty." February, p. 78.

LaPlante, Loyal V. and Patrick H. Seroka, "Marketing for the Long Term." June, p. 81.

Lebowitz, Jeffrey A., "The Technology Gap." January, p. 50.

Lederman, Jess, "Lessons Learned." October, p. 47.

Lereah, David, "Cautiously Optimistic." January, p. 14.

"Lessons Learned," by Jess Lederman. October, p. 47.

Lindsey, Debby A., Michael Taliefero and Maurice Jourdain-Earl, "Affirmative Lending," May, p. 35.

Lindsey, Lawrence B., "A Balanced Response." October, p. 34.

Loebs, Terrance E., "Sizing Up Prepayment Rate Assumptions." February, p. 67.

"Looking for a Better Hedge," by Dan Guisinger and Ralph Battles. June, p. 89. Lundegaard, Karen M., "A Twin Cities Profile." July, p. 50.

M

"Managing a Slippery Asset," by Hunter W. Wolcott. April, p. 14.

"Managing in Rosy Times," by Jack Daly. May, p. 48.

"The Many Faces of Servicing," by Howard Schneider. February, p. 38. "Mapping Default Zones," by James Nadler, Gregory Raab, Kenneth Rosenberg and John Forde. October, p. 127.

"Marketing for the Long Term," by Patrick H. Seroka and Loyal V. LaPlante. June, p. 81.

"The Marriage of Mortgage Lending & Technology," by Kim M. Cisney. April, p. 64.

Martin, Vernon III, "Preserving Quality in the Pressure Cooker." April, p. 26.

Marx, Michael and James R. Carroll, "Tactics for Smarter Hiring." April, p. 43. McNichol, Al, Don Lange, Lawrence Chimerine and David Glenn, "Consumer Uncertainty." February, p. 78.

Meehan, Timothy J., Jack Eastman, John Courson and Betsy Wellenstein, "Real-Life Marketing." June, p. 86.

"Money and Politics," by Christy Wise. September, p. 12.

"More than a Midas Touch, " by Howard Schneider. October, p. 82.

"The Mortgage Piece of the Rock," by Howard Schneider. December, p. 22.

"Mortgage Detectives," by Susan M. Smith. May, p. 44.

"Mortgage-Backed Securities: A Canadian Perspective," by Ivan S. Wahl. September, p. 76.

"Multifamily Money," by M.D. Young-blood. July, p. 14.

N

Nadler, James, Gregory Raab, Kenneth Rosenberg and John Forde, "Mapping Default Zones." October, p. 127.

Naiman, Judith, "Back to the Future." May, p. 22.

"The Need for New Money," by M. Leanne Lachman and Gregory A. White. October, p. 59.

"The New Challenges of Wholesale," by Corky Watts. December, p. 35.

"The New York Study: The Real Story." September, p. 40.

"The 1992 Index," by Cassie Kupstas. January, p. 65.

"No Paper Tiger," by Phillip L. Schulman. October, p. 136.

"Not a Black and White Issue," by Bill Black, January, p. 38.

"Nuts and Bolts of Servicing Sales," by Steven Tannehill. June, p. 44.

O

"Old World Grace—New World Vision," by Christy Wise. October, p. 94.
Oliver, Geoffrey A. and Regina J. Reed,
"How Do You Measure Up?" June, p. 28.
Oliver, Geoffrey A. and Regina J. Reed,
"The Perils and Profits of Production."

October, p. 159.

Olson, David and Tom LaMalfa, "Who's Who in Wholesale." December, p. 8.

"Opportunities and Tactics," by Robert Dennis. July, p. 63.

"Overexposed in the Office Market," by Dale Anne Reiss. July, p. 38.

P

Parker, Les and Greg Crosby, "Profit Hedging." March, p. 46.

"Partnerships Bridged with Technology," by Jeff Butler, August, p. 12.

"Paying for Performance," by Gail Thakarar. November, p. 22.

"Payoff Pain Relief," by Don Gravette. June, p. 55.

"The Perils and Profits of Production," by Geoffrey A. Oliver and Regina J. Reed. October, p. 159.



Piesner, Barry J., "Seeking a Common Understanding." December, p. 44.

Platt, Laurence E. and Peter J. Klarfeld, "Tangling over Top Producers." October, p. 146

Portner, Fred E., "After the Party." October, p. 67.

Poszgai, Dale G., "Information Power." August, p. 20.

"A Powerful Partnership," by Benjamin Dattner. October, p. 102.

Pratt, Jim, "Pulling in Wholesale Business." November, p. 42.

"Preserving Quality in the Pressure Cooker," by Vernon Martin III. April, p. 26.

"Profit Hedging," by Les Parker and Greg Crosby. March, p. 46.

"A Profitable Management Tool," by Sam Isaac. November, p. 73.

"Pulling in Wholesale Business," by

Jim Pratt. November, p. 42.

Q

"A Quest for Total Quality," by W. Darryl Fry. February, p. 83.

R

Raab, Gregory, James Nadler, Kenneth Rosenberg and John Forde, "Mapping Default Zones." October, p. 127.

"Real-Life Marketing," by Jack Eastman, John Courson, Betsy Wellenstein and Timothy J. Meehan. June, p. 86.

"A Reasoned Approach to Affordable Housing," by Gordon H. Steinbach. September, p. 67.

"Rebel with a Cause," by Robert Stowe England. January, p. 30.

Reed, Regina J. and Geoffrey A. Oliver, "How Do You Measure Up?" June, p. 28. Reed, Regina J. and Geoffrey A. Oliver, "The Perils and Profits of Production." October, p. 159.

Reiss, Dale Anne, "Overexposed in the Office Market." July, p. 38.

"The Return of the Purchase Market," by David W. Berson. March, p. 12.

Reynolds, Roland P. "Electronic Mortgage Talk." August, p. 28.

Richard, Charles A. III, Stephen R. Rigsbee and Sirri S. Ayaydin, "Secondary Marketing Done Better." May, p. 70.

"Riegle's New Recruits," by Skip Kaltenheuser. September, p. 20.

Rigsbee, Stephen R., Sirri S. Ayaydin and Charles A. Richard III, "Secondary Marketing Done Better." May, p. 70.

Riley, Rolland D., "The Gift of a Lifetime." August, p. 52.

Robson, Marilyn, "Emerging Trends in 1993." July, p. 31.

Rosenberg, Kenneth, James Nadler, Gregory Raab and John Forde, "Mapping Default Zones." October, p. 127.

Rosenblatt, Robert, "Servicing's Key Indicators." February, p. 48.

e

Sarkovich, Misha and Nancy Sequest, "Energizing an Old Product." August, p. 61.

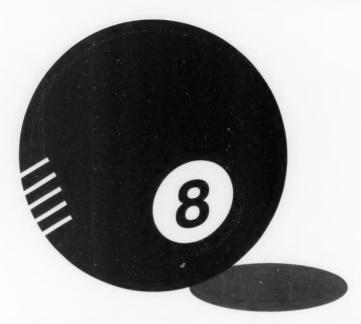
Schneider, Howard, "Balance Sheet Confusion." June, p. 66.

Schneider, Howard, "The Many Faces of Servicing." February, p. 38.

Schneider, Howard, "More than a Midas Touch." October, p. 82.

Schneider, Howard, "The Mortgage Piece of the Rock." December, p. 22. Schneider, Howard, "A Windfall Year." January, p. 22.

Schulman, Phillip L., "No Paper Tiger." October, p. 136.



Behind the 8 ball?

When loan activity increases, so do stress levels. If your staff is behind the doc prep 8 ball too often, here's the solution: Outsource through the best service available: *Nationwide Document Corporation*.

Here's what you get -

- No up front cost only variable cost unit pricing
- Hardware installation and NDC personnel on site, upon qualification including closings in your office
- Computer interface with your front end system to eliminate dual input and reduce errors
- 2-4 hour service and no cost redraws
- Full regulatory compliance with FNMA, FHLMC, VA & FHA
- Complete packages, custom documents, custom loan programs laser produced on your letterhead on site or via modem

And, on-line support. Call Ray Daniel 1-800-733-7174

Something else good to know -

Nationwide Document is affiliated with Shanks, Tritter, Ledbetter & Daniel, P. C., a major Houston-based real estate law firm. We know the ins and outs of any loan package, in any state, as no other doc service does. Call us today.



NATIONWIDE DOCUMENT CORPORATION

FAX your mortgage closing professionals - Ray Daniel, George Shanks, Dan Sherrill or Lonna Holder at 1-713-965-0112

Houston

11 Greenway Plaza, 10th Floor Houston, TX 77046 713/965-9999

Dallas

12770 Coit Road, Ste. 515 Dallas, TX 75251 214/788-1114

Austin

1601 Rio Grande, Ste. 300 Austin, TX 78701 512/320-9999 "The Search for Funding," by James E. Hinton. November, p. 80.

"Secondary Marketing Done Better," by Stephen R. Rigsbee, Sirri S. Ayaydin and Charles A. Richard III. May, p. 70.

"Seeking a Common Understanding," by Barry J. Piesner. December, p. 44.

Sequest, Nancy and Misha Sarkovich, "Energizing an Old Product." August, p. 61.

Seroka, Patrick H. and Loyal V. La-Plante, "Marketing for the Long Term." June, p. 81.

"The Servicing Watch List," by Stephen Z. Hoff, June, p. 37.

"Servicing's Key Indicators," by Robert Rosenblatt. February, p. 48.

"Signs of a Rebound," by Tom R. Dalton. July, p. 45.

Silzel, Wayne W., "Banks in Bondage." August, p. 43.

"Sizing up Prepayment Rate Assumptions," by Terrance E. Loebs. February, p. 67.

Smith, Susan M., "Mortgage Detectives." May, p. 44.

Smoot, Bernice Sanders, "Borrowers: The Next Generation." November, p. 32. Steinbach, Gordon H., "A Reasoned Approach to Affordable Housing." September, p. 67.

Stern, Leonard, "The Crucial Role of Due Diligence." December, p. 54.

T

"Tactics for Smarter Hiring," by Michael Marx and James R. Carroll. April, p. 43.

Taliefero, Michael, Maurice Jourdain-Earl and Debby A. Lindsey, "Affirmative Lending." May, p. 35.

"Tangling over Top Producers," by Peter J. Klarfeld and Laurence E. Platt. October, p. 146.

Tannehill, Steven, "Nuts and Bolts of Servicing Sales." June, p. 44.

"The Technology Gap," by Jeffrey A. Lebowitz. January, p. 50.

Thakarar, Gail, "Paying for Performance." November, p. 22.

"A Twin Cities Profile," by Karen M. Lundegaard. July, p. 50.

U

"The Unbundling of an Industry," by Joe Garrett. May, p. 12.

"Understanding Multifamily Markets," by Kenneth F. Danter. July, p. 18.

V

"View from the Secondary," by Joseph Hu. March, p. 37.

w

Wahl, Ivan S., "Mortgage-Backed Securities: A Canadian Perspective." September, p. 76.

"Wall Street's Costly Quest," by Robert Stowe England. June, p. 14.

"War Stories About Base Closings," by Dona DeZube. September, p. 56.

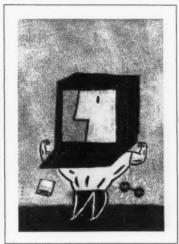
"Washington's New Numbers Game," by Robert Stowe England. September, p. 38.

Watts, Corky, "The New Challenges of Wholesale." December, p. 35.

Wellenstein, Betsy, Jack Eastman, John Courson and Timothy J. Meehan, "Real-Life Marketing." June, p. 86.

Wendt, William M., "Evidence of Change." November, p. 52.

"When Disaster Strikes," by Terry Deyoe and Warren J. Whiteman. February, p. 60.



White, Gregory A. and M. Leanne Lachman, "The Need for New Money." October, p. 59.

Whiteman, Warren J. and Terry Deyoe, "When Disaster Strikes." February, p. 60.

"Who's Who in Wholesale," by Tom LaMalfa and David Olson. December, p. 8.

"A Windfall Year," by Howard Schneider. January, p. 22.

Winzer, Ingo, "Cutting Back." October, p. 28.

Wise, Christy, "Money and Politics." September, p. 12.

Wise, Christy, "Old World Grace -New World Vision." October, p. 94.

Wolcott, Hunter W., "Managing a Slippery Asset." April, p. 14.

v

Youngblood, M.D., "Multifamily Money." July, p. 14.

SUBJECT INDEX

AFFORDABLE HOUSING

"Banking on Better Neighborhoods," by Kevin T. Kane. May, p. 58.

"The Gift of a Lifetime," by Rolland K. Riley. August, p. 52.

"A Powerful Partnership," by Benjamin Dattner. October, p. 102.

"A Reasoned Approach to Affordable Housing," by Gordon H. Steinbach. September, p. 67.

ALTERNATIVE MORTGAGE INSTRUMENTS

"Back to the Future," by Judith Naiman. May, p. 22.

"Energizing an Old Product," by Misha Sarkovich and Nancy Sequest. August, p. 61.

APPRAISALS

"Preserving Quality in the Pressure Cooker," by Vernon Martin III. April, p. 26.

CASE STUDIES

"Affirmative Lending," by Michael Taliefero, Maurice Jourdain-Earl and Debby A. Lindsey. May, p. 35.

"Andrew's Aftermath," by Dona DeZube. February, p. 26.

"Artificial Intelligence on a Budget," by Micheline M. Elliot. December, p. 79.

"Balance Sheet Confusion," by Howard Schneider. June, p. 66.

"Banking on Better Neighborhoods," by Kevin T. Kane. May, p. 58.

"Compensation and Motivation: Pieces of a Puzzle," by Richard Greene. November, p. 12.

"Equal Opportunity Marketing," by Jeanine Catalano. October, p. 119.

"The Gift of a Lifetime," by Rolland K. Riley. August, p. 52.

"The Great Runoff of 1992," by Ekmel Kasaba. February, p. 14.

"The Many Faces of Servicing," by Howard Schneider. February, p. 38.

"The Marriage of Mortgage Lending & Technology," by Kim M. Cisney. April, p. 64

"More Than a Midas Touch," by Howard Schneider. October, p. 82.

"The New York Study: The Real Story." September, p. 40.

"Not a Black and White Issue," by Bill Black. January, p. 38.

"Overexposed in the Office Market," by Dale Anne Reiss. July, p. 38.

"Partnerships Bridged with Technolo-

gy," by Jeff Butler. August, p. 12.

"Profit Hedging," by Les Parker and Greg Crosby. March, p. 46.

"Pulling in Wholesale Business," by Jim Pratt. November, p. 42.

"Real-Life Marketing," by Jack Eastman, John Courson, Betsy Wellenstein and Timothy J. Meehan. June, p. 86.

"A Reasoned Approach to Affordable Housing," by Gordon H. Steinbach. September, p. 67.

"A Twin Cities Profile," by Karen M. Lundegaard. July, p. 50.

"Washington's New Numbers Game," by Robert Stowe England. September, p. 38.

COMMERCIAL REAL ESTATE

"The Crucial Role of Due Diligence," by Leonard Stern. December, p. 54.

"Emerging Trends in 1993," by Marilyn Robson. July, p. 31.

"Evidence of Change," by William M. Wendt. November, p. 52.

"Multifamily Money," by M.D. Young-blood. July, p. 14.

"The Need for New Money," by M. Leanne Lachman and Gregory A. White. October, p. 59.

"Opportunities and Tactics," by Robert Dennis. July, p. 63.

"Overexposed in the Office Market," by Dale Anne Reiss. July, p. 38.

"Signs of a Rebound," by Tom R. Dalton. July, p. 45.

"A Twin Cities Profile," by Karen M. Lundegaard. July, p. 50.

DEFAULTS & FORECLOSURES

"Mapping Default Zones," Formes Nadler, Gregory Raab, Kenneth Assenberg and John Forde. October, p. 127.

DISCRIMINATION IN

"Affirmative Lending," by Michael Taliefero, Maurice Jourdain-Earl and Debby A. Lindsey. May, p. 35.

"Equal Opportunity Marketing," by Jeanine Catalano. October, p. 119.

"Mortgage Detectives," by Susan M. Smith. May, p. 44.

"The New York Study: The Real Story." September, p. 40.

"No Paper Tiger," by Phillip L. Schulman. October, p. 136.

"Not a Black and White Issue," by Bill Black. January, p. 38.

"Washington's New Numbers Game," by Robert Stowe England. September, p. 38.

& FORECASTS

"Attaining Price Stability," by Lyle E. Gramley. January, p. 10.

"Borrowers: The Next Generation," by Bernice Sanders Smoot. November, p. 32.

"Cautiously Optimistic," by David Lereah. January, p. 14.

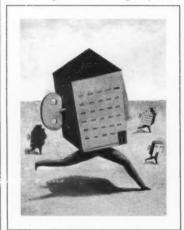
"Consumer Uncertainty," by Don Lange, Lawrence Chimerine, David Glenn and Al McNichol. February, p. 78.

"Delivering Cheaper Mortgage Money," by John W. Ballantine, Jr. December, p. 66.

"Emerging Trends in 1993," by Marilyn Robson. July, p. 31.

"Fine-Tuning Price Waterhouse's Model," by Thomas Nelson Herzog. September, p. 87.

"Looking for a Better Hedge," by Dan



Guisinger and Ralph Battles. June, p. 89. "Mapping Default Zones," by James Nadler, Gregory Raab, Kenneth Rosenberg and John Forde. October, p. 127.

"The Return of the Purchase Market," by David W. Berson. March, p. 12.

"Understanding Multifamily Markets," by Kenneth F. Danter. July, p. 18.

"View from the Secondary," by Joseph Hu. March, p. 37.

EMPLOYEE MANAGEMENT

"Battling Fiefdom Mentality," by Andrew S. Hubbard. April, p. 32.

"Compensation and Motivation: Pieces of a Puzzle," by Richard Green. November, p. 12.

"Paying for Performance," by Gail Thakarar. November, p. 22.

"Tactics for Smarter Hiring," by Michael Marx and James R. Carroll. April, p. 43.

"Tangling over Top Producers," by Pe-

ter J. Klarfeld and Laurence E. Platt. October, p. 146.

FHA

"Fine-Tuning Price Waterhouse's Model," by Thomas Nelson Herzog. September, p. 87.

FOREIGN MARKETS & INVESTOR

"Cultures in Transition," by Stephen B. Ashley. March, p. 52.

"Diary of Diplomacy," by Thomas R. Hendrickson. March, p. 53.

"The Great Housing Bust in Britain," by Robert Stowe England. March, p. 20.

"Mortgage-Backed Securities: A Canadian Perspective," by Ivan S. Wahl. September, p. 76.

GOVERNMENT LEGISLATION & REGULATION

"A Balanced Response," by Lawrence B. Lindsey. October, p. 34.

"Banks in Bondage," by Wayne W. Silzel. August, p. 43.

"Money and Politics," by Christy Wise. September, p. 12.

"No Paper Tiger," by Phillip L. Schulman. October, p. 136.

"Not a Black and White Issue," by Bill Black. January, p. 38.

"Payoff Pain Relief," by Don Gravette. June, p. 55.

"Riegle's New Recruits," by Skip Kaltenheuser. September, p. 20.

"The Servicing Watch List," by Stephen Z. Hoff. June, p. 37.

"Tangling over Top Producers," by Peter J. Klarfeld and Laurence E. Platt. October, p. 146.

"Washington's New Numbers Game," by Robert Stowe England. September, p. 38.

INDUSTRY TRENDS

"After the Party," by Fred E. Portner. October, p. 67.

"Balance Sheet Confusion," by Howard Schneider. June, p. 66.

"Borrowers: The Next Generation," by Bernice Sanders Smoot. November, p. 32.

"Don't Sell California Short," by Stanford Kurland. April, p. 49.

"Evidence of Change," by William M. Wendt. November, p. 52.

"The Great Runoff," by Ekmel Kasaba. February, p. 14.

"How Do You Measure Up?" by Geoffrey A. Oliver and Regina J. Reed. June, p. 28.

"Information Power," by Dale G. Poszgai. August, p. 20.

"King of the Hill," by Leon T. Kendall. October, p. 16.

"Lessons Learned," by Jess Lederman. October, p. 47.

"Managing in Rosy Times," by Jack Daly. May, p. 48.

"The Many Faces of Servicing," by Howard Schneider. February, p. 38.

"The Need for New Money," by M. Leanne Lachman and Gregory A. White. October, p. 59.

"Paying for Performance," by Gail Thakarar. November, p. 22.

"The Perils and Profits of Production," by Geoffrey A. Oliver and Regina J. Reed. October, p. 159.

"Servicing's Key Indicators," by Robert Rosenblatt. February, p. 48.

"The Unbundling of an Industry," by Joe Garrett. May, p. 12.

"A Windfall Year," by Howard Schneider. January, p. 22.



INTERNAL MANAGEMENT

"Beyond Mere Compliance," by Anita S. Agarwal and Mukesh V. Bajaj. April, p. 57.

"Data Base Detection," by D. James Croft. August, p. 35.

"Managing in Rosy Times," by Jack Daly. May, p. 48.

"More Than a Midas Touch," by Howard Schneider. October, p. 82.

"No Paper Tiger," by Phillip L. Schulman. October, p. 136.

"Preserving Quality in the Pressure Cooker," by Vernon Martin III. April, p. 26.

"Profit Hedging," by Les Parker and Greg Crosby. March, p. 46.

"A Profitable Management Tool," by Sam Isaac. November, p. 73.

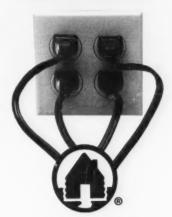


WHEN YOU'RE NOT FAMILIAR WITH THE TERRITORY, THE RESULT CAN BE QUITE A SHOCK.

Corporate growth and expansion with immediate full service responsibility in unknown territory on newly acquired portfolio can sometimes cause quality control to short circuit.

Whether it's Foreclosures, Bankruptcies, REO or Origination Closings, Title Policies, Asset Recovery, Preparation/Recording of documents, or simply consulting for advice...

LOGS HAS ALL THE RIGHT CONNECTIONS.



LOGS
The
Outsourcing
Center

Plug us in to your operation. The results can be electrifying.

For further information, please contact Karen Lee Pattullo:

1-800-942-LOGS

OPTIMAL PROCESS INC.

OUTSOURCE SOLUTIONS MORTGAGE BANKERS PROCESSING UNDERWRITING POST CLOSING AUDIT ARM REAMORTIZATION DUE DILIGENCE 5384 POPLAR AVE SUITE 300 MEMPHIS TN 38119 (901)681-9023 / (800)643-9352

FAX: (901) 681-9044

Seeking To Acquire Residential

Well-capitalized, rapidly-expanding, bank-owned mortgage company wishes to acquire residential mortgage banking operationone branch or entire operation. Send reply to: **REFT Box 927134** Advertising Dept.

Mortgage Banking Magazine 1125 15th Street, N.W. Washington, DC 20005

"A Ouest for Total Ouality," by W. Darrvl Frv. February, p. 83.

"When Disaster Strikes," by Terry Deyoe and Warren J. Whiteman. February, p. 60.

LOAN ORIGINATION & PRODUCTION

"After the Party," by Fred E. Portner. October, p. 67.

"Beyond Mere Compliance," by Anita S. Agarwal and Mukesh V. Bajaj. April, p. 57.

"Compensation and Motivation: Pieces of a Puzzle," by Richard Greene. November, p. 12.

The Great Runoff of 1992," by Ekmel Kasaba. February, p. 14.

"King of the Hill," by Leon T. Kendall. October, p. 16.

"The Perils and Profits of Production," by Geoffrey A. Oliver and Regina J. Reed. October, p. 159.

"The Return of the Purchase Market," by David W. Berson. March, p. 12.

"The Search for Funding," by James E. Hinton. November, p. 80.

"Tangling over Top Producers," by Peter J. Klarfeld and Laurence E. Platt. October, p. 146.

MARKETING

"Equal Opportunity Marketing," by Jeanine Catalano. October, p. 119.

"Marketing for the Long Term," by Patrick H. Seroka and Loyal V. LaPlante. June, p. 81.

"Real-Life Marketing," by Jack Eastman, John Courson, Betsy Wellenstein and Timothy J. Meehan. June, p. 86.

MISCELLANEOUS

"The 1993 Index," by Cassie Kupstas. January, p. 65.

"War Stories about Base Closings," by Dona DeZube. September, p. 56.

MORTGAGE INSURANCE

"Rebel with a Cause," by Robert Stowe England. January, p. 30.

MULTIFAMILY HOUSING

"Multifamily Money," by M.D. Youngblood. July, p. 14.

"Understanding Multifamily Markets," by Kenneth F. Danter. July, p. 18.

OPERATIONS & AUTOMATION

"Artificial Intelligence on a Budget," by Micheline M. Elliot. December, p. 79. "Data Base Detection," by D. James

Croft. August, p. 35.

'Electronic Mortgage Talk," by Roland P. Reynolds. August, p. 28.

"Information Power," by Dale G. Poszgai. August, p. 20.

The Many Faces of Servicing," by Howard Schneider. February, p. 38.

The Marriage of Mortgage Lending & Technology," by Kim M. Cisney. April,

"Partnerships Bridged with Technology," by Jeff Butler. August, p. 12.

'The Technology Gap," by Jeffrey A. Lebowitz, January, p. 50.

PROFILES

"Old World Grace-New World Vision," by Christy Wise. October, p. 94.

"A Quest for Total Quality," by W. Darryl Fry. February, p. 83.

"Rebel with a Cause," by Robert Stowe England. January, p. 30.

RISK MANAGEMENT

"The Great Runoff of 1992," by Ekmel Kasaba. February, p. 14.

"Hedging Runoff Risk," by Ekmel Kasaba, January, p. 57.

'Looking for a Better Hedge," by Dan Guisinger and Ralph Battles. June, p. 89.

'Managing a Slippery Asset," by Hunter W. Wolcott. April, p. 14.

'Profit Hedging," by Les Parker and Greg Crosby. March, p. 46.

"Secondary Marketing Done Better," by Stephen R. Rigsbee, Sirri S. Ayaydin and Charles A. Richard III. May, p. 70.

Sizing Up Prepayment Rate Assumptions," by Terrance E. Loebs. February,

"Wall Street's Costly Quest," by Robert Stowe England. June, p. 14.

"Big Opportunities for Small Investors," by Donna Jervey and Steve Galloway. July, p. 58.

SECONDARY MORTGAGE MARKET

"The Great Housing Bust in Britain," by Robert Stowe England. March, p. 20.

"Looking for a Better Hedge," by Dan Guisinger and Ralph Battles. June, p. 89.

"Mortgage-Backed Securities: A Canadian Perspective," by Ivan S. Wahl. September, p. 76.

'Secondary Marketing Done Better," by Stephen R. Rigsbee, Sirri S. Ayaydin and Charles A. Richard III. May, p. 70.

"View from the Secondary," by Joseph

Hu. March, p. 37.

SERVICING

"Andrew's Aftermath," by Dona DeZube. February, p. 26.

"Don't Sell California Short," by Stanford Kurland. April, p. 49.

"The Great Runoff of 1992," by Ekmel Kasaba. February, p. 14.

"Hedging Runoff Risk," by Ekmel Kasaba. January, p. 57.

"How Do You Measure Up?" by Geoffrey A. Oliver and Regina J. Reed. June, p. 28.

"King of the Hill," by Leon T. Kendall. October, p. 16.

"Managing a Slippery Asset," by Hunter W. Wolcott. April, p. 14.

"The Many Faces of Servicing," by Howard Schneider. February, p. 38.

"Nuts and Bolts of Servicing Sales," by Steven Tannehill. June, p. 44.

"The Servicing Watch List," by Stephen Z. Hoff. June, p. 37.

"Servicing's Key Indicators," by Robert Rosenblatt. February, p. 48.

"Sizing Up Prepayment Rate Assumptions," by Terrance E. Loebs. February, p. 67.

"Wall Street's Costly Quest," by Robert Stowe England. June, p. 14.

"When Disaster Strikes," by Terry Deyoe and Warren J. Whiteman. February, p. 60.

STATE & REGIONAL TRENDS

"Cutting Back," by Ingo Winzer. October, p. 28.

"Don't Sell California Short," by Stanford Kurland. April, p. 49.

"The Gift of a Lifetime," by Rolland K. Riley. August, p. 52.

"Mapping Default Zones," by James Nadler, Gregory Raab, Kenneth Rosenberg, John Forde. October, p. 127.

"A Powerful Partnership," by Benjamin Dattner. October, p. 102.

"Signs of a Rebound," by Tom R. Dalton, July, p. 45.

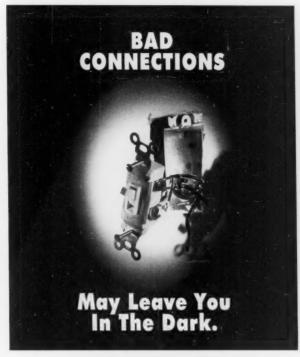
"A Twin Cities Profile," by Karen M. Lundegaard. July, p. 50.

STATISTICAL TABLES & CHARTS

"Affirmative Lending," by Michael Taliefero, Maurice Jourdain-Earl and Debby A. Lindsey. May, p. 35.

"Attaining Price Stability," by Lyle E. Gramley. January, p. 10.

"Banks in Bondage," by Wayne W. Silzel. August, p. 43.



NEW PORTFOLIO-NEW TERRITORY? ASK US. WE LIVE THERE.

If you're in the dark, which way do you go?
We can give you 42 different connections to make all the right decisions.

A LOGS SWITCH WORKS.

- Referral Outsource Services
- Foreclosures
- Bankruptcies
- Deeds-In-Lieu
- Evictions
- National Claim Processing
- Title Examination/Policy Issuance
- National REO/Origination Closing Representation
- National Asset Recovery Services

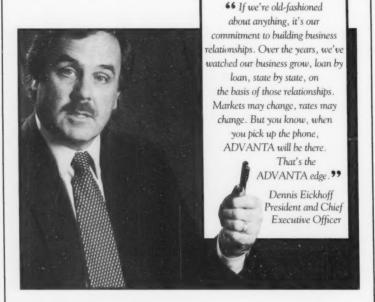


LOGS NETWORK

Representation in 42 states, Plus District of Columbia.

> For further information, please contact Karen Lee Pattullo

1-800-942-LOGS

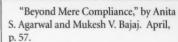


WE'RE IN IT **FOR THE** LONG TERM

Thanks to you, ADVANTA today offers coast-to-coast service on non-conforming credit first and second mortgage loans. We have competitive pricing on both fixed and adjustable interest rates for credit quality A through C, with concurrent funding available. Plus we offer a very attractive correspondent program. And contract servicing is available. Through our affiliate, ADVANTA Mortgage Conduit Services, we can purchase pools of loans, with servicing retained or released. For quality service you can count on for the long term, call ADVANTA today at (800)851-1009. That's the ADVANTA edge.

Nationwide Specialists In Non-Conforming Credit Mortgages





"Cautiously Optimistic," by David

Lereah. January, p. 14. "Cutting Back," by Ingo Winzer. October, p. 28.

"Emerging Trends in 1993." by Marilyn Robson. July, p. 31.

"Evidence of Change," by William M. Wendt. November, p. 52.

"Hedging Runoff Risk," by Ekmel Kasaba. January, p. 57.

"King of the Hill," by Leon T. Kendall. October, p. 16.

"Managing a Slippery Asset," by Hunter W. Wolcott. April, p. 14.

"Multifamily Money," by M.D. Youngblood. July, p. 14.

"The Need for New Money," by M. Leanne Lachman and Gregory A. White. October, p. 59.

"Profit Hedging," by Les Parker and Greg Crosby. March, p. 46.

"A Profitable Management Tool," by Sam Isaac. November, p. 73.

"A Quest for Total Quality," by W. Darryl Fry. February, p. 83.

"The Return of the Purchase Market," by David W. Berson. March, p. 12.

"Secondary Marketing Done Better," by Stephen R. Rigsbee, Sirri S. Ayaydin and Charles A. Richard III. May, p. 70.

Servicing's Key Indicators," by Robert Rosenblatt, February, p. 48.

"Understanding Multifamily Markets," by Kenneth F. Danter. July, p. 18.

"View from the Secondary," by Joseph Hu. March, p. 37.

UNDERWRITING

"Artificial Intelligence on a Budget," by Micheline M. Elliot. December, p. 79.

WAREHOUSE LENDING

"The Search for Funding," by James E. Hinton. November, p. 80.

WHOLESALE LENDING

"The Mortgage Piece of the Rock," by Howard Schneider. December, p. 22. "The New Challenges of Wholesale," by Corky Watts. December, p. 35.

"Pulling in Wholesale Business," by Jim Pratt. November, p. 42.

"Seeking a Common Understanding," by Barry J. Piesner. December,

"Who's Who in Wholesale," by Tom LaMalfa and David Olson. December.



